Jane C. Schultz Testimony Before the Senate Commerce Committee August 4, 1999

I want to thank the Chairman and members of the Committee for giving me the opportunity to make a statement on behalf of my mother, who was financially and emotionally exploited by her caregiver. I hope that relaying our experience can lead to protections for others from this type of abuse.

Rose was a caregiver to my 92 year old mother, Frances Bowers, for approximately 2 years, between 1996 and 1998. After my stepfather died in 1996, I needed to get someone to help my mother and be a companion to her. She lived alone in Frederick, Maryland, and I and my brother were in other parts of the country. Rose was not only a companion to my mother; she cooked, cleaned, and became an integral part of my mother's daily life. Rose shared her family's joys as well as their problems with us. There were times when she sought my mother's advice on difficult situations, as she did with me when I would visit with my mother. I always felt, when I departed Frederick, that my mother was in capable hands. Many times, Rose told me that she would always be there for my mother— that I could count on her. I trusted Rose with my mother's care and I liked her as a person.

Imagine my shock when I received a call from the owner of Rosebud Enterprises, the service that employed Rose, asking if I knew that Rose was leaving Frederick within a week to move back to South Carolina to be with her estranged husband. This call came on May 7, 1998. When I called and asked Rose about her leaving on such short notice, she told me that she couldn't bring herself to tell my mother and that she couldn't reach me. I was stunned to think that she would just leave the job and not tell my mother or me. I immediately returned to Frederick to arrange for another caregiver to replace her.

On May 11, 1998, Rose told me that there was a blank check stub in my mother's check book. She said my mother wanted to send cash to my brother and Rose could not remember if the amount was for \$200 or \$500. Rose *never* had access to my mother's check book. She said she told my mother she should not send cash through the mail and that she, Rose, would get a cashier's check and send it to my brother. I immediately suspected foul play since my mother would always do gifts by check. I confronted my mother in front of Rose. Her answer was, "I never did this. I would never send cash in the mail." Rose told my mother that she simply did not remember the incident! I immediately wrote to my brother in Honolulu asking if he received a money order in the amount of \$200 or \$500 and he responded that he did not.

When my mother's May 1998 bank statement arrived, her bookkeeper, Virginia Easterday, found 6 checks in the amount of \$2,058, that were not in my mother's handwriting and that did not have the correct signature. My mother stated this to Detective Droneburg, of the Frederick Police Department when he visited her on June 17, 1998. One check had her maiden name endorsed incorrectly. My mother was a Latin and English teacher and always prided herself on

her spelling and penmanship, especially signing her name in a straight line.

I subsequently learned that Rose previously had a Police record in Syracuse but that she had made restitution and the record was wiped clean. I was not told what the previous arrests were for but I have enough information to guess.

Fortunately, the Maryland State's Attorney's Office decided to take on the case. They served Rose her papers and made the arrest. On July 19, through her attorney, Rose gave my mother a check for \$1000. The rest of the money will be paid within 9 months and, within the year, her record will be wiped clean once again. Originally, Rose tried to fight the allegations. Then, rightly, she seemed to decide she could not win. All the facts were in place to prove her guilty.

It is a gross understatement to say that both my mother and I have been deeply troubled by this whole matter. Since this incident, my mother refuses to discuss what happened except to say that she can't believe that Rose would do this to her. We both liked and trusted Rose and are very saddened by what she did. Even after the truth about Rose came out, my mother said that she would not want to press charges because she liked Rose and felt that for whatever reason, she must have desperately needed immediate cash. My mother is a fine woman whose moral beliefs and sincere honesty would not let her believe otherwise. She and I would have been glad, and more importantly, felt it our obligation to help Rose out of what must have been a very urgent and desperate situation. I also think my mother was very embarrassed that she misjudged Rose's character. She asked that no one be told of this including her husband's family, which is very prominent in Frederick.

As the daughter who is my mother's financial caregiver, as well as the one who looks out for her physical well being, I recently had to make a most difficult and very heart-wrenching decision to move my mother from her home and all her familiar and much loved surroundings to an assisted living facility. I attempted to find care that would allow her to remain in her own home, and interviewed many people and many services, but could not have peace of mind that my mother could be guaranteed the 24 hour care she needed. I just did not like what I was hearing from the various services I interviewed; my level of trust was not being met. I, in turn, want to provide my mother with the safest level of care, just as she did for my brother and me when we were in her care.

My mother is now in a new, clean facility with compassionate caregivers, excellent food and lovely surroundings but she is just existing day by day. Each time I see her, she is more withdrawn and tells me she just wants to die. I suspect that no one will ever understand just how deep an impact this whole incident has affected her will to live. That, to me, is the saddest part of her being victimized. I can't help her and restore her faith in the people that care for her.

But I can plead with this Committee to pass the proper legislation that guarantees that home health care services must provide a background check on those in their employment. It is only then that family members such as myself can feel confident enough to entrust a loved one's future with a stranger. This precaution would have stopped people like Rose from taking advantage of people in need. Everyone in this room will eventually be put in the position of

having to rely on the care of others. Unfortunately the "golden years" often do not reward one with the competent mental faculties to make rational, safe decisions. It is up to all of us to see that the proper legislation is in place to make those years safe.